A WE GOT YOU 1776 GUIDE

THE ORDER MATTERS

A Plain-Language Guide to
VA Education Benefits
for Military Families

RA ARMIJO

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RA Armijo

Founder of We Got You 1776. Retired Air Force Air Traffic Controller.

FIRST EDITION, REVISED OCTOBER 2026

The Order Matters

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METHODOLOGY

The author developed all content in this book based on personal experience, research, and direct expertise as a retired U.S. Air Force Air Traffic Controller. AI tools were used in a supporting capacity for transcription of dictated notes, editorial review, and chart preparation. All concepts, organization, factual claims, and editorial decisions are the author's.

A STARTING POINT

This guide is built from official sources but is not an official source itself, and it cannot cover every case, so use it as a starting point for your plan. VA decides eligibility and benefits: confirm your plan with VA and your School Certifying Official, and read the sources that apply to you.

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For every military family figuring out what is next. The map is here when you are ready.

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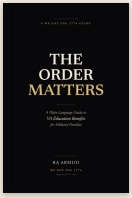
A Note Before You Read

Rules change, and they change often. VA updates its rates every year, Congress changes the law, and VA changes how it applies the law. No printed page or saved file can keep up with that.

So no matter what copy you hold, a paperback, an ebook, or a PDF someone handed you, the current version of this guide is always free at wegotyou1776.com/book. The digital version is updated more often than print, and corrections go there first. Scan the code to get it.

Any copy of this guide is a starting point, not instructions. It pulls the official sources together and is not one itself. VA decides; confirm your plan with VA and your School Certifying Official.



The Order Matters

The current version, free to read, download, and share

`wegotyou1776.com/book`

The companion app, College Tool, runs the same method on this year's rates: wegotyou1776.com/gi-bill-app.

About the Numbers

Every housing allowance, monthly stipend, and tuition cap shown in this guide is on one date: the rates in effect in October 2026. That means the Post-9/11 GI Bill rates for August 1, 2026 through July 31, 2027, with housing built on the 2026 DoD housing tables, and the Chapter 35 DEA rates that took effect October 1, 2026.

The digital version of this guide is on a shorter publication cycle than the print versions. Always visit wegotyou1776.com/book for the most current version.

Rates change every year:

- VA housing allowances, the foreign housing rate, and tuition caps update each August 1 (start of the federal academic year).
- DoD BAH base rates publish each December for a January 1 effective date.
- DEA (Chapter 35) monthly stipend rates update with the federal fiscal year, typically October 1.
- State scholarships and tuition waivers publish their rates on their own cycles.

Before making any decision based on a number in this book, verify the current rate using the official source. The Quick Reference chapter lists the official tools. The Companion App keeps the numbers current automatically.

The Things to Watch chapter lists what is changing and where the official sources still disagree.

This guide teaches the planning method. The rules may change, and the numbers will. The method in this book does not.

About the Author

RA Armijo is the founder of We Got You 1776 and a retired Air Force Air Traffic Controller. He spent twenty-one years in systems built on rules stacked on rules, the kind of work where the order you apply them in decides the outcome.

He started in B-52 maintenance and then spent most of his career in Air Traffic Control, working every rung of it up to Chief Controller. At MacDill his team ran more than 52,000 operations a year for Special Operations, Central, and Strategic Command, and his command named him its Enlisted Air Traffic Control Facility Manager of the Year. At the Air Force Materiel Command headquarters he was the career field's point of contact above the base level, and when the Space Operations mission moved under the command he absorbed that whole portfolio too, two headquarters' worth of work in one seat. He deployed to the United Arab Emirates and to a U.S. embassy in Pakistan. His last job in uniform, asked for by name, was Chief Controller of the two-facility tower at Patrick Space Force Base and Cape Canaveral. After he retired in 2024 he stayed on the Eastern Range as a civilian, scheduling and helping run rocket launches, including crewed missions, through 2025.

For most of the last decade, nearly every role he held was really two at once. That is the habit behind this book: take something hard to navigate and turn it into a process a person can follow.

He wrote it after building a college plan for his own daughter and finding that most military families were planning around a federal cap the law had quietly raised more than a decade earlier. The company grew out of that, and so did the companion app, College Tool. Families working through the military transition to

civilian life use both to see their education benefits whole. This book is that method, written down.

What follows is one method and one plan, worked start to finish. It is an example, not a prescription. Yours will be your own.

When you are ready, build it and see what is possible.

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FREE TO READ AND SHARE.

The Method

This book is a reference snapshot. Federal benefit rules, state scholarship rates, housing allowances, and tuition caps change every year on independent cycles. Inclusion in print does not make a number current. Verification is the reader's responsibility. The Quick Reference chapter lists the official sources for the rates and rules cited here.

This book teaches a planning method: map the benefits a family holds, then use them phase by phase across a degree, in the order that gets the most from each. We call it the phase approach. It applies that method to GI Bill® planning for military families, including how Chapter 35 DEA fits alongside the Post-9/11 GI Bill. The method came from two decades of work in places built on rules on top of rules on top of rules, where the order they are applied in changes the outcome. The author applied it to VA education benefits because his daughter was coming up on college and the available guidance was incomplete. The same method works on anything with rules and resources.

For the author, performing above grade was a habit, not an event. The method in this book is that habit written down: a way of building invisible structures with other people's rules, so the rules work for the planner instead of against them.

Four principles run through everything in this book.

Read the rule. Find the controlling provision. Most planning failures are not failures of math. They are failures of reading. The federal benefit rules are layered, occasionally contradictory, and updated on cycles that do not announce themselves. The cap chapter walks through one specific case where the statute changed in 2013 and one of the implementing regulations did not catch up for over a decade. A family planning around the old regulation

would have lost real options. Reading the actual controlling provision, instead of the summary on a school's website, is the first move.

Sequence the weaker resource first when a stronger one is protected. When two benefits are available and one is stronger, the temptation is to use the strong one first. The right move is usually the opposite. If a tuition-paying scholarship covers the first year, a flat monthly stipend like DEA does real work without spending a single GI Bill month. The GI Bill stays in reserve for when it has to cover tuition, housing, and books at the same time. That sequencing decision is what this book calls "order matters." Which benefit is the weaker one is set by your situation, not by the benefit itself, and that label can change as your current and future plans change.

Build pivot points before you need them. A good plan is not a plan that goes one way. It is a plan that bends without breaking when something changes. Change of major. Change of country. Change of pace. Change of career interest. The structures in this book are designed so each of those changes adjusts pacing without breaking the underlying funding. If a plan only works when nothing changes, it is a brittle plan.

Verify before you commit. The numbers in this book reflect rates published before this edition went to print. Each rate updates on its own cycle. Inclusion in print does not make a number current. The Quick Reference chapter lists the official sources for the rates and rules cited. Before any decision based on a number in this book, verify the current rate using the official source.

Three smaller games sit inside the method. The timing-and-resource game: use what you already have at the right time and for the right reason. The build-from-the-base game: build a foundation in a chosen spot and let plans cascade from there in every direction. The meta-rules game: learn the rules and how they

interact with each other. Every chapter that follows is one of those three games in a specific setting.

This book applies those four principles to VA education benefits for military families. It is written for the whole military transition: the family planning ahead on active duty, the Veteran just out, and the dependent heading to college. The body chapters walk through the rules, the math, the order, and a worked example. The same method generalizes. A reader could apply it to a different domain entirely. The mechanics are the same: read the rule, sequence the weaker resource first while a stronger one is protected, build the pivot points, verify the numbers.

Your job is to collect as many skills as possible. When you find a few that really engage you, lean into them and see where they take you. The method is how you point those skills at something specific.

The Fry Scholarship mentorship program described in the final chapter applies the method one family at a time, in writing, at no cost, for as long as it is useful.

The point is not the example. The point is the method.

The Benefits This Guide Covers

This guide covers these benefits and how they interact: the Post-9/11 GI Bill, including months a parent transfers to a child or spouse; Chapter 35 Survivors' and Dependents' Educational Assistance (DEA); the Fry Scholarship; and state programs, with Florida Bright Futures as the worked example. Which of them a family holds depends on its service history and situation, and VA decides eligibility. VA education benefits are used one after another, never two at the same time; state and private aid can sit on top. Most of them carry age or time limits for children, commonly 26, with exceptions (the Fry Scholarship often has no time limit). Check the limit on each benefit you hold.

Federal Benefits: Post-9/11 GI Bill (Chapter 33)

- 36 months of benefits
- If a parent transferred months to you, they may have given you all 36 or split them with your brothers, sisters, or your other parent, and they can change the split later. Plan on the months that are yours
- Covers tuition (subject to program rules)
- Provides a monthly housing allowance (MHA)
- Provides an annual book stipend

Survivors' and Dependents' Educational Assistance (DEA, Chapter 35)

- Up to 36 months of benefits
- Monthly stipend paid directly to the student
- Does not directly pay tuition

When a person is eligible for both programs, they are used one at a time and the combined months are capped. The cap chapter explains it.

Fry Scholarship

- Up to 36 months of benefits, at the Post-9/11 GI Bill's full rate
- For the children and surviving spouses of service members who died in the line of duty on or after September 11, 2001, and of members of the Selected Reserve in the cases VA lists
- Pays tuition and fees, housing, and books, the same way the GI Bill does

- Has its own rules when a family is also eligible for DEA (the cap chapter)

State Benefits (if applicable)

- Many states have their own: merit scholarships, and tuition waivers for the children and spouses of disabled or fallen service members
- Typically cover part or all of tuition at public schools in that state
- Can sit on top of federal VA benefits
- This guide's worked example uses Florida's Bright Futures scholarship; your state's higher education agency and its Veterans affairs department list yours

These benefits are powerful on their own. Used in the right order, they become even more powerful.

Structure Matters

Most people activate the GI Bill immediately, and that works, but it is not always the best order if options exist.

For the plan in this book, the GI Bill is the stronger benefit. Stronger and weaker are not fixed labels. Which benefit is the weaker one is set by your situation, and the label can change with your current and future plans: a DEA stipend beside a scholarship that already pays tuition does full work, while the same stipend at a school where nothing else pays tuition is the weaker tool.

DEA can be paired with a state scholarship, a tuition waiver, or another non-VA award that pays tuition, which reduces the need to use GI Bill months.

The order in which benefits are used can determine whether you have funding left after a bachelor's degree. In some cases, it

could equal an additional year of funded education or internships. Or completely reversing the order can add another option if used right.

This is why knowing how and when to use what you have matters. This guide was made to help you make the right calls. It is full of facts and resources to check for yourself, and that part is not optional.

The Boring Rules

This book is dense. That is intentional.

There are a lot of rules, and the way they interact can mean thousands of dollars of difference for a military family. You can read every page, and you should. You do not have to memorize any of it.

Whether in your home state, another state, or overseas, you need to understand:

- The cap on combined months (explained in its own chapter)
- The difference between DEA and the GI Bill
- How housing allowances are calculated
- The foreign tuition cap

All of this stuff comes first. Options come after. We cover the big rules that govern how these benefits work. Once you understand the rules, every option becomes easier to make.

The Cap, the Law, and What It Actually Means

This is the one place in this guide where the month limits are explained completely: the 81-month ceiling, its history, its current legal status under 38 CFR 21.4020, the Fry Scholarship rules, the places you will still see 48, and what to confirm with VA and your School Certifying Official. Every other reference to month limits in this guide points back here.

The Plan's Numbers

The plan worked in this guide holds two separate federal education benefits:

- 36 months of Post-9/11 GI Bill (Chapter 33)
- 36 months of Survivors' and Dependents' Educational Assistance (DEA, Chapter 35)

36 + 36 = 72 months combined maximum. That is the planning number for a family holding both. It assumes you hold all 36 GI Bill months. A parent can split the 36 between children, or with a spouse, in any amount, and can change the split later (38 CFR § 21.9571). The method works the same on fewer months. Plan on what is yours, and know that the order matters even more when there are fewer of them. Neither cancels the other. They are used one at a time, never both at once: a person entitled to the Post-9/11 GI Bill who is also eligible for DEA elects which one to use (38 U.S.C. § 3322(a)). Used in the right order, both can be used in full. The law also sets an outer ceiling of 81 months for Chapter 35

combined with other VA education programs. The two programs add up to 72, which fits inside that ceiling with 9 months of buffer. The Fry Scholarship has rules of its own, covered below.

The 36-month DEA entitlement applies when school or training started on or after August 1, 2018. If it started before that date, entitlement may be up to 45 months. This does not affect the GI Bill portion or the 72-month planning number for plans starting today.

Where the Old 48-Month Rule Came From

For a long time, and for every dependent who went through this before 2013, the rule was different. The combined cap was 48 months. That meant if someone used 36 months of DEA, they only had 12 months of GI Bill left before hitting the wall. Sequencing was not just smart, it was survival.

That rule was written into federal regulation under 38 CFR § 21.4020 and enforced consistently. The 48-month combined limit was real, it was the law, and anyone who told you otherwise before 2013 was wrong.

What Changed, and When

In August 2012, Congress passed Public Law 112-154, the Honoring America's Veterans and Caring for Camp Lejeune Families Act. Section 401 of that law amended 38 U.S.C. § 3695 and raised the aggregate limit for Chapter 35 combined with other VA education programs from 48 months to 81 months.

The effective date was October 1, 2013. The statute changed in 2013, but the VA's own regulation, 38 CFR § 21.4020, was not updated to match it. For over a decade, the law said one thing and the regulation said something older. That gap created real confusion for dependents, school certifying officials, and VA processors alike.

On July 31, 2025, the VA issued a final rule formally amending 38 CFR § 21.4020 to align it with the statute (90 FR 35965). The regulation now explicitly states the 81-month ceiling for Chapter 35 combinations. It is codified. For DEA plus the GI Bill, the 48-month combined cap is gone.

The Timeline

- Before October 1, 2013: the 48-month combined cap was the law. Sequencing was critical to avoid losing months.
- October 1, 2013: the statute changed to 81 months (PL 112-154, Section 401). The VA regulation had not caught up yet.
- July 31, 2025: 38 CFR § 21.4020 officially amended. Law and regulation now match. The 48-month cap for DEA plus the GI Bill is gone.

The Honest Caveat

Read this before you plan anything.

Another regulation in the DEA part of VA's rules, 38 CFR § 21.3044, was last amended in 1996. It still says Chapter 35 combined with other programs "will not exceed 48 months," and it still speaks of 45 months of DEA. It has not been removed or reconciled. Both provisions sit in the current eCFR at the same time.

What this means practically: a VA processor working from § 21.3044, instead of the updated § 21.4020(c), could apply a 48-month limit to a DEA plus GI Bill plan. That is not what the current statute or § 21.4020(c) says, but it is a real operational risk.

If that happens, here is how you push back. The controlling provision is 38 CFR § 21.4020(c), amended July 31, 2025, which sets 81 months for Chapter 35 combinations. The underlying statute is 38 U.S.C. § 3695(c). Both support the 72-month

combined plan. VA makes the decision, and a decision that ignores the more recent, more specific provision can be challenged.

The plan in this guide follows the controlling provision. The caveat is that the enforcement system has not been fully cleaned up. That is not a reason to plan for less. It is a reason to know your rights before you need to use them.

Do This Before You Enroll

Before your first semester, ask the School Certifying Official (SCO) at your school to review your plan in writing, and confirm your months with VA. The SCO's job is certifying your enrollment to VA; VA decides your entitlement. A written review from the school and a confirmation from VA, before enrollment begins, is your first line of defense if a processor ever applies the wrong rule.

What to Ask

For the SCO: Can you review this plan, using DEA (Chapter 35) for Year 1 and then the Post-9/11 GI Bill (Chapter 33), and certify each term under the program I elect?

For VA: Can you confirm that I can use the full 36 months of each program, one at a time, under the 81-month aggregate limit in 38 CFR § 21.4020(c)?

If the person you are asking is unfamiliar with the July 2025 update, point them to Federal Register 2025-14486 and 38 CFR § 21.4020(c). You may know more about this than the person you are asking. That is why this section exists.

VA Education Hotline: 888-GIBILL-1 (888-442-4551), Monday through Friday, 8:00 a.m. to 7:00 p.m. Eastern.

The Fry Scholarship and DEA

What Is the Fry Scholarship?

The Marine Gunnery Sergeant John David Fry Scholarship is a VA education benefit for the children and surviving spouses of service members who died in the line of duty while serving on active duty on or after September 11, 2001, and of members of the Selected Reserve who died in the line of duty or from a service-connected disability. VA's Fry page lists every qualifying case, including a death from a service-connected disability within 120 days of leaving active duty, a case the law covers for terms that start before October 1, 2027 (Things to Watch). It pays up to 36 months of the Post-9/11 GI Bill's tuition and fees, housing, and books, at the full rate.

Fry and DEA in One Family

A survivor family can be eligible for both the Fry Scholarship and DEA. VA's rules for using both turn on the date of the death and on where the DEA eligibility comes from:

- Death on or after August 1, 2011, and DEA from the same death: a child cannot use both based on the same death (38 U.S.C. § 3322(h)). Choose one.
- Death on or after August 1, 2011, and DEA from a different event, such as the other parent's permanent and total disability: both can be used, one at a time, and VA's DEA and Fry pages cap the two together at 48 months.
- Death before August 1, 2011: both can be used, one at a time, and VA caps the two together at 81 months.
- A surviving spouse picks one or the other. Once the choice is made, it cannot be switched.

The 48 is VA's number, and it sits in tension with the law. 38 U.S.C. § 3695(c) and 38 CFR § 21.4020(c) set 81 months for Chapter 35 combined with other VA education programs, and neither carves out the Fry Scholarship. VA applies 48, so plan to 48 in that case, and ask VA in writing which limit applies to you. It is listed in Things to Watch.

The 81-Month Ceiling

The 81-month ceiling exists because 38 U.S.C. § 3695 covers more than DEA and the Post-9/11 GI Bill. It governs Chapter 35 combined with every program in § 3695(a). For a family holding DEA and the GI Bill, it creates a 9-month buffer above the 72-month planning number. It does not change the planning number. Elsewhere in this book, "the cap" refers to that 72-month planning number.

Where You'll Still See 48

You will still meet 48 in VA's own print. Here is where, and whether it applies:

- VA's printed guide, Building Your Future with the GI Bill, Part Two (August 2024), says a person "cannot exceed 48 months of entitlement." For DEA plus the GI Bill, the statute now says 81.
- 38 CFR § 21.3044, last amended in 1996, still says 48, as the caveat above explains.
- 48 is real for two or more benefits from your own service, such as the Montgomery GI Bill and the Post-9/11 GI Bill (38 U.S.C. § 3695(a)), and for Veteran Readiness and Employment (Chapter 31) combined with them, unless VA finds more months necessary (§ 3695(b)).
- 48 is VA's limit for the Fry Scholarship plus DEA after an August 1, 2011 death, as above.

It does not apply to DEA plus the Post-9/11 GI Bill. Section 3695(a) no longer lists Chapter 35 (Public Law 112-154, Section 401), and § 3695(c) sets 81. A family that plans 12 months of DEA and 36 of the GI Bill because of a 48 that does not apply leaves 24 months on the table.

Why Order Still Matters

The removal of the 48-month forced cutoff does not change the case for using DEA before the GI Bill. If anything, removing the penalty makes sequencing easier, but the logic is still the same.

DEA provides a monthly stipend directly to you. It does not pay tuition. It does not include a housing allowance.

Post-9/11 GI Bill pays tuition directly to the school, provides a monthly housing allowance based on your campus ZIP code, and includes an annual book stipend. For this plan, it is the stronger benefit by a wide margin.

When a state scholarship, a tuition waiver, or another source covers tuition in Year 1, DEA becomes a living-expense stipend with zero GI Bill months spent. Using DEA first can preserve all 36 GI Bill months for when you need tuition covered, housing paid, and books funded at the same time.

If you use the GI Bill first and exhaust most of it, DEA becomes your only remaining option. A flat monthly stipend with no tuition coverage and no housing allowance is a weak fallback. You want the GI Bill as a forward asset, not a last resort.

The sequencing rule in one line: use the weaker benefit first while tuition is already covered. Save the stronger benefit for when it has to cover everything. Not true in all cases: which benefit is the weaker one depends on your situation, and the label can change as your plans change. Evaluate before committing.

Sources and Citations

Every claim in this section is sourced here. Verify annually, as regulations are updated continuously.

Statute

- 38 U.S.C. § 3695, aggregate benefit limits: (a) 48 months for programs from your own service, (c) 81 months for Chapter 35 combinations
- Public Law 112-154, Section 401, amended the statute, effective October 1, 2013
- 38 U.S.C. § 3322(a), one program at a time; § 3322(h), the Fry Scholarship and DEA from the same death (added by Public Law 111-377, effective August 1, 2011)

Regulation (current)

- 38 CFR § 21.4020(c), controlling provision, amended July 31, 2025 (90 FR 35966). Sets the 81-month ceiling for all Chapter 35 combinations.
- 38 CFR § 21.3044, DEA entitlement. Still contains 48-month and 45-month language, last amended in 1996. Not the controlling provision.

Federal Register

- Federal Register 2025-14486 (90 FR 35965, July 31, 2025), final rule amending 38 CFR § 21.4020

VA

- VA.gov, Survivors' and Dependents' Educational Assistance, on using DEA and the Fry Scholarship
- VA.gov, Fry Scholarship

Where to Verify

- eCFR.gov, 38 CFR § 21.4020 and § 21.3044
- VA.gov, Education Benefits
- Federal Register, federalregister.gov

This section was checked against the statute, the eCFR, and VA's pages in October 2026. The two things to watch are whether VA reconciles § 21.3044 with § 21.4020(c), and whether VA's 48 for the Fry Scholarship and DEA moves to the statute's 81. When either happens, its caveat becomes a historical note rather than an active risk.

Housing Allowance and Foreign Cap

Housing allowance calculations depend on where you attend school. Stateside (United States), the GI Bill Monthly Housing Allowance (MHA) is based on:

- The ZIP code of the campus
- The Department of Defense Basic Allowance for Housing (BAH) rate for an E-5 with dependents in that area

This means housing support varies by location. Higher cost-of-living areas typically produce higher MHA rates.

Schools Outside the U.S.: The GI Bill pays one foreign housing rate, equal to the national average housing allowance: up to $2,396 a month at full time for August 1, 2026 through July 31, 2027. That rate does not vary by country.

Campuses Abroad: A U.S. university's campus overseas is an edge case. VA's older regulation, for the rules before August 1, 2011 (38 CFR § 21.9640), paid a branch outside the United States like the home campus: its ZIP code's housing rate and U.S. tuition rules, with no foreign cap. Today's regulation (§ 21.9641) has no wording about branches, and VA's guidance since August 1, 2018, when

housing began following the campus where you attend most of your classes, points to the foreign rate. Treat each campus as its own case and confirm yours with the school's certifying official and VA. Things to Watch has the details.

Foreign Tuition Cap: For foreign schools (outside the U.S.), the GI Bill pays net tuition and fees up to an annual cap, $30,908.34 for 2026-27, the same figure as the private-school cap. If tuition exceeds that cap, the student is responsible for the difference, unless Yellow Ribbon or another source fills the gap. This does not typically apply to U.S. public universities. Understanding this rule is critical when evaluating overseas institutions.

Payments, Grants, Scholarships, and How to Make the Money Work for You

This is where the rubber meets the road. Most people get their first VA payment, think "cool, it just shows up like a paycheck," and then they hit a gap, a proration, or a late deposit, and suddenly rent is due. We are not doing that. This chapter covers how your Monthly Housing Allowance is calculated, how the school's Cost of Attendance limits what you can stack, and why you file the FAFSA every year.

Here is exactly how the money works, how it hits your account, how grants and scholarships layer on top without messing anything up, and the simple system that turns it all into steady, predictable cash flow every month.

All of this is governed by federal law and VA policy. You do not need to memorize the source documents, but knowing why the rules exist makes them easier to follow:

- The combined cap, already covered earlier, still applies to everything here

- DEA (Chapter 35) pays a flat monthly stipend directly to you. It does not pay tuition
- Post-9/11 GI Bill (Chapter 33) pays tuition directly to the school, gives you a Monthly Housing Allowance (MHA) based on your campus location, and adds an annual book stipend
- Payments are made in arrears, after the month you were enrolled, and are prorated by the exact number of days you were actually enrolled. Some months, even if enrolled year-round, will still be prorated
- Federal Cost of Attendance (COA) rules say your total aid package (VA benefits + grants + scholarships + state awards, etc.) cannot exceed the school's official COA. The financial aid office handles this automatically
- VA benefits are protected; stacking other aid on top does not reduce your entitlement or monthly payments

DEA (Chapter 35): How Pay Actually Works

This is the benefit you will be using first, most likely, so understand it well. One rule drives everything with DEA: You are paid only for the exact days you are enrolled in classes. No enrollment, no pay. This means some months, even if enrolled year-round, will still be prorated.

What You Get

DEA pays a flat monthly stipend directly to you, not to the school. That is the key difference from the GI Bill. Tuition is handled separately by a state scholarship, a tuition waiver, or another source. DEA is your monthly cash. There is no housing allowance component and no book stipend with DEA. What you get is the stipend, and that is it, which is exactly why pairing it with a tuition-paying award in the early years works so well. The award covers tuition; DEA covers you.

How Your Credit Load Affects Your Pay

DEA pays you based on how much of a full load you carry, and it works in steps. At most schools, 12 credits a semester is full time, and the steps look like this at the October 1, 2026 rates:

- 12 or more credits = full time, $1,621 a month
- 9-11 credits = three-quarter time, $1,281
- 6-8 credits = half time, $939
- 4-5 credits = less than half time, tuition and fees for those classes, up to $939
- 1-3 credits = quarter time or less, tuition and fees, up to $405.25

Down to half time, DEA works in a straightforward way. Fewer credits means a smaller stipend; nothing else changes. Drop to 9 credits and you get a smaller check. Drop to 6 and it is smaller still.

Go below 6 and it changes. Below half time, DEA stops being a monthly stipend. VA covers what those classes cost in tuition and fees, up to the cap, and that is all. If a scholarship or waiver is already paying your tuition, ask your School Certifying Official what that leaves for you before you go there.

The goal is to stay at 12+ credits every term so you are collecting the full stipend. If a semester gets hard, dropping to 9 or even 6 credits will not cut you off; it just reduces the amount. Just do not drop anything until you have read Before You Drop a Class. How you drop matters as much as how many credits you keep.

Summer: Same Decision, Same Stakes

DEA works exactly like the GI Bill on this point. Summer enrollment is a choice, and that choice has a direct dollar value attached to it.

First, know how VA counts summer, because it is not the same as fall and spring. A summer session is usually shorter than a

semester, so VA does not just count your credits. It counts your credits against how many weeks the session runs: credits times 18, divided by the number of weeks. Six credits in an 8-week session works out to 13.5, and that is full time. Three credits in a 9-week session works out to 6, and that is half time. So in summer, full time is not 12 credits. It depends on how long the session is. Your School Certifying Official has the tables and can tell you what your summer schedule counts as before you register.

Three options:

Option 1: You enroll full time for the summer session: Full stipend keeps coming in with only short gaps between sessions. For the whole year you end up with roughly 11 months of payments, about $17,831. DEA becomes a real income stream, not an 8-month check.

Option 2: You enroll in summer but lighter, three-quarter or half time for that session: Stipend still comes in, just reduced to that step. No major gap, just a smaller amount during those months. Still significantly better than stopping entirely.

Option 3: You skip summer entirely: Payments stop when spring ends and do not start again until fall enrollment begins. That is roughly 8 paid months, about $12,968, compared to about $17,831 if you stayed enrolled. Skipping summer costs you roughly $4,900 that year, and it comes right in the middle of the warmest, most expensive months.

Just remember, it is the same as everything else in this system: enrollment equals income. Skipping summer is a real financial decision, not just a scheduling one.

Monthly Verification

Since January 2026, every VA education beneficiary, DEA students included, verifies enrollment each month to keep payments coming, and the GI Bill requires it of anyone getting the housing allowance. It takes a minute: answer VA's monthly text or email, verify on VA.gov, or call 888-442-4551. Miss it and your payment can be delayed; on the GI Bill, two missed months in a row pause your payments. Put it in your phone as a recurring reminder, first of every month.

The Transfer Gap (Read This Carefully)

This applies whether you are on DEA, the GI Bill, or switching between schools. When a term ends, payments stop. They do not start again until the next term begins, and you will not see that money until the following month after enrollment is confirmed.

In a normal semester-to-semester transition that gap is short, maybe a week or two, and the 2-month buffer (covered later) handles it without you feeling a thing. But if there is an extended gap, like a full summer without enrollment, or a semester off during a school transition, that buffer will only go so far.

An extended gap means you need money that already exists completely outside the VA system. That has to come from a job, saved in advance, and ready before the gap hits, not scrambled for after. Plan for the gap before it is the gap.

Post-9/11 GI Bill (Chapter 33)

The GI Bill does not use DEA's steps. It looks at your rate of pursuit, which is a fancy way of saying what percentage of a full load you are carrying. Take 9 credits where 12 is full time and you are at 75 percent. VA rounds that to the nearest 10 percent, 80, and pays your housing at that level.

With the GI Bill, your credit load does not just reduce your check; it can cut off your housing allowance entirely. That is the thing to understand going in.

What You Get

- Tuition paid directly to the school
- Monthly Housing Allowance (MHA) paid to you based on your campus ZIP code
- Annual book stipend paid separately

Example: Tallahassee MHA $1,824 per month at full-time enrollment.

Your Credit Load Affects Your Pay: The Hard Cutoff

Housing only pays when you are carrying more than half a full load. Where 12 credits is full time, that means 7 credits or more. At 6 credits you are at exactly half, and half is not more than half. Your housing allowance stops completely. Not reduced. Gone. Zero. That is the hard cutoff. DEA steps down at half time. GI Bill housing stops.

Above that line, here is how MHA scales in a regular semester, using Tallahassee's $1,824:

- 12+ credits: full MHA, $1,824 per month
- 11 credits: 90 percent, about $1,642
- 9 or 10 credits: 80 percent, about $1,459
- 8 credits: 70 percent, about $1,277
- 7 credits: 60 percent, about $1,094
- 6 credits or fewer: MHA stops entirely, this is the line you do not want to cross

If you go on to graduate school, full time is whatever your school says it is for graduate work, so ask where your line is.

One more thing: if all your classes are online, you will not get the full local MHA rate. You get half the national average instead, up to $1,198 a month in 2026-27. Keep at least one in-person class and you keep the full local rate. One class. That is all it takes.

So before you ever drop a class on the GI Bill, count your remaining credits first. Dropping from 7 to 6 is not just losing one class, it is losing your entire housing allowance. And read Before You Drop a Class first, because how you drop can cost you money you already spent.

Summer: This Is Where the GI Bill Gets Different

Fall and spring work the same for everyone. Summer is the decision that actually separates an 8-month income stream from an 11-month one. VA counts a summer session the same way it does for DEA, credits against weeks, and the half-time line still applies. If your summer schedule only counts as half time, there is no housing for that session. You have three options:

Option 1: You enroll full time for the summer session: Housing allowance keeps coming in with only short gaps between sessions. For the whole year you end up with roughly 11 months of full payments. This is the cleanest, highest-income version of the year.

Option 2: You enroll in summer but lighter, still more than half time for that session: Housing allowance still comes in, just reduced to your percentage. No major income gap, just a smaller check during those months. Still much better than stopping entirely. Watch this one, though: three credits in a 9-week session is exactly half time, and that pays no housing. One class may not be enough.

Option 3: You skip summer entirely: Payments stop when spring ends and do not start again until fall enrollment begins. That is roughly 8 paid months for the year, about $14,592 total MHA in Tallahassee, compared to about $20,064 if you stayed

enrolled. That gap is roughly $5,500 less per year, and it comes right when most people are least prepared for it.

Online-Only Classes

If all your classes are online, you will not receive the full local MHA. You get half the national average instead, up to $1,198 a month in 2026-27. To get the full local rate, you need at least one in-person class.

Using the GI Bill Overseas

What stays the same:

- Tuition is still paid (up to the annual foreign cap)
- You still receive a housing allowance
- Payments are still in arrears, based on days enrolled
- Full time = full rate, and the half-time line still applies

What changes:

Housing becomes one rate. Instead of ZIP-code-based MHA, you receive the foreign rate, up to $2,396 per month at full time in 2026-27. This does not vary by city or country. No premium for expensive cities. Living in a high cost-of-living city abroad does not increase your allowance.

Tuition caps matter more. The GI Bill pays up to an annual maximum for foreign schools, $30,908.34 for 2026-27. If tuition exceeds that cap, you cover the difference, unless Yellow Ribbon or another source fills the gap.

A U.S. university's campus abroad, like FSU Panama, is an edge case. VA's older regulation paid it like the home campus: the home ZIP code's housing rate and U.S. tuition rules, with no foreign cap. Today's regulation and VA's guidance since 2018 point to the foreign rate. Confirm which your campus gets before you plan on it (Things to Watch).

Full-Year Overseas Picture (full time every term, summer included):

- Roughly 11 months of pay (some months, even if enrolled year-round, will still be prorated)
- Up to about $26,400 per year in housing allowance alone (11 x $2,396)
- Same enrollment gap rules apply: no classes, no pay

Before You Drop a Class

Read this one twice. It is how students end up owing VA money, and most do not find out until the letter shows up.

When you drop a class after the term starts, VA does not just pay you less from that day on. Depending on why you dropped, VA can go back to the first day of the term and treat that class like you never signed up for it. Every dollar it already paid you for that class becomes money you owe back.

The difference is the reason. If you drop because life happened, you got sick, someone in your family got sick or died, your job or your orders changed, and you can show it on paper, VA calls that mitigating circumstances. Then the cut starts on your last day in class, not the first day of the term. If there is no reason on file and you walk away with a W, it goes back to day one.

There is one break. The first time you ever withdraw, VA counts up to 6 credits as if you had a reason, automatically. You get that once. Do not spend it on a class you just did not like.

A few more things to know. Changes during drop/add do not count against you. A failing grade is not a withdrawal; VA paid you for that class and that stands. An Incomplete gives you time to finish, but if you never do, VA treats it like a W.

Who pays it back depends on the benefit. On the GI Bill, the tuition VA sent the school for that class is between the school and VA, but the school may bill you for it under its own rules, so ask.

The housing and book money VA paid you is yours to pay back. On DEA, everything was paid to you, so all of it is yours.

Say you start the semester at 12 credits and drop one 3-credit class halfway through. On the GI Bill you are now at 75 percent, and your housing drops to 80 percent. On DEA your check drops from $1,621 to $1,281. If it is your first withdrawal, or you have the paperwork, the smaller amount starts from your last day in that class. If not, it goes back to the first day of the term, and the difference VA already paid you is now a debt.

If you do end up owing, VA can waive it, which means forgive it, but you have to ask, within one year of the letter, and you need your paperwork.

The simple version: talk to your School Certifying Official before you drop anything. They are the one who reports the change to VA, and they can tell you what it will cost before it costs you. Keep anything that shows why. VA's handbook for School Certifying Officials spells all of this out, and anyone can read it (Helpful Links).

Grants, Scholarships, and Other Aid: They Stack on Top

Fill out the FAFSA every year without fail. Apply for every scholarship and grant you can find. It costs nothing and it never hurts your VA benefits.

With DEA and a tuition-paying award (Bright Futures, in the Florida example): Pell Grants, private scholarships, and merit awards can sit on top of the $1,621 monthly stipend. One rule to know first: since May 19, 2026, a student gets no Pell Grant for any year in which grants and scholarships from non-Federal sources (state, school, or private, state scholarships included) add up to the school's Cost of Attendance or more. It is all or nothing,

not a trim. VA benefits are Federal and do not count toward that total.

With the Post-9/11 GI Bill: Tuition-specific aid (like a state scholarship or waiver) gets applied first, and the VA covers the rest. Pell Grants and most federal aid do not reduce your MHA or book stipend. You still get the full housing allowance every month.

The limit is the school's Cost of Attendance (COA). If adding a grant would push your total package over the COA, the school adjusts other aid, not your VA payments. The Pell rule above is the one that bites hardest: when the state, school, and private grants alone reach the COA, the school must either bring that non-Federal aid below the COA or return all of that year's Pell. Tell the financial aid office about every award as soon as you get it.

Need-Based Aid

Pell Grants depend on your FAFSA Student Aid Index; you might get a lot, a little, or nothing. Merit scholarships and their renewals do not care about need. Either way, applying never reduces your VA entitlement.

The #1 Strategy: Get Paid Through the Summer

Most people enroll fall and spring, end up with about 8 months of payments, and then spend the summer hoping the money stretches. Do not do that. Enroll in summer at a load that keeps your rate for that session and keeps the payments flowing. Because VA counts summer by the weeks, a short session can get you there with fewer credits than you would think, and a long one can take more than one class. Ask your School Certifying Official what your summer schedule counts as. Same logic for DEA.

That one decision turns your benefits into an income stream that runs through the summer, about 11 paid months instead of 8, without the gap right in the middle, and the system below spreads

it across all 12. In my view, it is the single biggest cash-flow move in the whole system. Remember, some months, even if enrolled year-round, will still be prorated.

The Simple System That Makes It All Predictable

VA payments come in arrears and can vary slightly by month due to proration. The system below smooths all of that out so you never have to guess.

1. Everything goes into a high-yield savings account the second it hits. Set up direct deposit with the VA. Easy to do, takes one form.
2. At the start of each school year, calculate your projected annual total. Base it on your actual enrollment plan, full-year vs. any planned gaps.
3. Divide that projected annual total by 12. That is your monthly budget number. Stick to it regardless of when payments actually arrive.
4. Keep a 2-month buffer in the savings account at all times. This covers late VA processing, first-month delays, or small proration surprises.
5. Set up an automatic transfer to checking on the 1st of every month. Transfer only the monthly budget amount. The buffer and interest handle the timing quirks.
6. Live on that budgeted number. Not the total in the account. The budgeted number. That is the whole game.

Quick Examples

Using Tallahassee numbers, these are easy to swap for any other location using the same formula. This is an oversimplified equation and will get you close but is not all that needs to be considered.

DEA + a Tuition Scholarship, Full Year (Tallahassee, with Bright Futures)

- Annual cash to you: about $17,831 (roughly 11 paid months x $1,621)
- Monthly budget: $1,486 ($17,831 / 12)
- 2-month buffer to keep on hand: $2,972

GI Bill, Full Year (Tallahassee, or FSU Panama at the Tallahassee rate)

- Annual housing allowance: about $20,064 (roughly 11 paid months x $1,824), plus a book stipend of up to $1,000 a year, paid separately
- Monthly budget: $1,672 ($20,064 / 12)
- 2-month buffer to keep on hand: $3,344

How to Adjust for Any Other Location

- DEA + a tuition-paying scholarship or waiver: the DEA rate is fixed nationwide ($1,621 full-time). Swap in whatever your school's tuition coverage looks like.
- GI Bill stateside: replace $1,824 with your campus ZIP code's MHA from the DoD BAH Rate Lookup tool (link in Quick Reference). Everything else stays identical.
- Full overseas: use the foreign rate (up to $2,396 a month) instead of the ZIP-based number. At a U.S. school's campus abroad, plan on the lower of the home campus rate and the foreign rate until the school confirms which applies. Plug it into the Pipeline Worksheet and you will see the real cash-flow picture.

What You Actually Do: The Checklist

- Submit the FAFSA every year.
- Apply for every scholarship and grant that fits you; new ones are always popping up.
- Once you receive any award, immediately tell both the school's School Certifying Official and the financial aid office. They coordinate so the VA gets billed correctly and nothing gets tangled.
- Enroll in summer at a load that keeps your rate. Ask your School Certifying Official what your summer schedule counts as.
- Talk to your School Certifying Official before you drop any class.
- Set up the high-yield savings system once, then let it run.

Worth Saying Again

VA benefits pay you for time in school, not for time on the calendar.

- Stay enrolled at 12+ credits: full payment on both DEA and GI Bill.
- Drop below 12 but stay above 6: payment reduces on both, but keeps coming.
- Drop to 6 credits or fewer on the GI Bill: housing allowance stops completely. Hard cutoff.
- Drop below 6 on DEA: you are down to tuition and fees.
- Talk to your School Certifying Official before you drop anything. A W can turn money you already got into money you owe.
- Stop enrolling entirely: all payments stop until the next term begins. Whether you are on DEA with a scholarship or on the GI Bill.

Stack the grants and scholarships, enroll year-round, set up the high-yield system once, and you will have breathing room every single month instead of hoping the checks line up perfectly.

Sources for This Chapter

- GI Bill housing and rate of pursuit: 38 U.S.C. § 3313(c); 38 CFR § 21.9641
- DEA payment steps and less than half time: 38 CFR § 21.3131; VA's DEA rates, October 1, 2026
- Summer and other short sessions: 38 CFR § 21.4272(g); School Certifying Official Handbook (VA), Rate of Pursuit and Training Time
- GI Bill months used at your rate of pursuit: 38 CFR § 21.9561
- Dropping and withdrawing: 38 CFR § 21.4136, § 21.4135, § 21.9636; 38 U.S.C. § 3680(a), § 3685
- Asking VA to waive a debt: 38 U.S.C. § 5302

Why Any Credits Earned Help

Earning as many credits as possible before entering a university creates leverage. The more you earn in high school, the more we can flex later.

Here are some examples of how doing the work now changes options for you later:

- Preserve GI Bill months
- Allow lighter semesters without extending graduation
- Reduce financial pressure
- Take a lighter course load during hard semesters
- Accept unpaid or lower-paid internships
- Add a minor without extending time significantly
- Graduate early
- Stretch remaining months toward graduate school

Earning credits early does not lock you in, it creates pacing options later that can be powerful if used smartly. Zero downside.

How My Stateside Examples Work

For U.S.-based schools, the GI Bill Monthly Housing Allowance (MHA) is based on the ZIP code of the campus. The order listed does not make one better than the other. Because housing varies by location, comparison requires a consistent modeling system.

For every stateside school in this section, the same formula is used:

Monthly Housing Allowance (MHA) minus Non-Variable Student Costs minus Estimated Variable Living Costs =

Remainder; then minus the 20% Savings Rule = Final Monthly Surplus.

Non-Variable Student Costs (a consistent baseline across all stateside options; this can vary drastically, so you will need to do the homework and update):

- Utilities
- Cell phone
- Internet
- Transportation basics
- Personal expenses
- Subscriptions and miscellaneous essentials

For modeling consistency, these are estimated at $350 per month (you better get that student discount). This keeps comparisons clean and standardized, but it is on the low end.

Variable Living Costs:

- Rent
- Food
- Local cost-of-living variation

These numbers vary by city and are estimated conservatively using a realistic student budget.

The 20% Savings Rule

After subtracting expenses from the housing allowance, 20% of the remainder is allocated to savings. This rule serves two purposes:

- Builds emergency reserves
- Funds your accounts (every dollar saved in your 20s is worth a lot later)

The final number shown for ranking is the remaining surplus after applying the 20% savings rule. This ensures comparability across all schools.

Lower surplus does not mean “bad.” It means higher cost relative to housing allowance. Academic fit, major, campus, and preferences are equally important.

This is an oversimplified equation and will get you close, but is not all that needs to be considered when planning.

Top Stateside Schools Ranked on Surplus

This chapter runs the surplus formula from the previous chapter across twenty stateside campuses.

All figures reflect full-time enrollment and the 2026-27 GI Bill housing allowance at the campus ZIP code (the rate VA pays a student who first used the Post-9/11 GI Bill on or after January 1, 2018). The cost-of-living columns are the author's planning estimates. Actual rates should be verified annually using the VA housing calculator (full-time and year-round are not the same). All majors are available stateside, but if you go abroad the degree must be offered at both schools if hybrid.

Financial Interpretation Guide

- Positive Final Surplus = monthly breathing room after all modeled costs and 20% savings
- Near Breakeven = housing allowance covers nearly all modeled costs; minor adjustments or optional part-time income easily closes the gap
- Tight = fully tuition-funded but may require consistent budgeting or modest supplemental income for comfort
- All options listed remain fully covered under the Post-9/11 GI Bill

Ranked by final monthly surplus (highest first).

#	Location (School)	MHA	Housing	Food	Transport	Utilities	Total COL	Remainder	Savings (20%)	Final Surplus
1	Burlington, VT (University of Vermont)	$3,120	$1,050	$420	$180	$140	$350 + $1,790 = $2,140	$980	$196	$784
2	Missoula, MT (University of Montana)	$2,487	$700	$360	$150	$110	$350 + $1,320 = $1,670	$817	$163	$654
3	Tampa, FL (University of South Florida)	$2,709	$950	$400	$170	$130	$350 + $1,650 = $2,000	$709	$142	$567
4	Albuquerque, NM (University of New Mexico)	$2,211	$700	$360	$150	$110	$350 + $1,320 = $1,670	$541	$108	$433
5	Gainesville, FL (University of Florida)	$2,040	$750	$380	$160	$120	$350 + $1,410 = $1,760	$280	$56	$224
6	Fayetteville, AR (University of Arkansas)	$1,782	$650	$350	$150	$110	$350 + $1,260 = $1,610	$172	$34	$138
7	Bloomington, IN (Indiana University Bloomington)	$1,905	$750	$380	$160	$120	$350 + $1,410 = $1,760	$145	$29	$116
8	Tucson, AZ (University of Arizona)	$1,905	$750	$380	$160	$120	$350 + $1,410 = $1,760	$145	$29	$116
9	Athens, GA (University of Georgia)	$1,890	$750	$380	$160	$120	$350 + $1,410 = $1,760	$130	$26	$104
10	Lincoln, NE (University of Nebraska-Lincoln)	$1,788	$700	$360	$150	$110	$350 + $1,320 = $1,670	$118	$24	$94

#	Location (School)	MHA	Housing	Food	Transport	Utilities	Total COL	Remainder	Savings (20%)	Final Surplus
11	Boone, NC (Appalachian State University)	$1,752	$700	$360	$150	$110	$350 + $1,320 = $1,670	$82	$16	$66
12	Tallahassee, FL (Florida State University)	$1,824	$750	$380	$160	$120	$350 + $1,410 = $1,760	$64	$13	$51
13	Pullman, WA (Washington State University)	$1,815	$750	$380	$160	$120	$350 + $1,410 = $1,760	$55	$11	$44
14	Morgantown, WV (West Virginia University)	$1,641	$650	$350	$140	$110	$350 + $1,250 = $1,600	$41	$8	$33
15	Tuscaloosa, AL (University of Alabama)	$1,638	$650	$350	$150	$110	$350 + $1,260 = $1,610	$28	$6	$22
16	Stillwater, OK (Oklahoma State University)	$1,590	$650	$350	$140	$110	$350 + $1,250 = $1,600	-$10 (Near breakeven)	N/A	N/A
17	Starkville, MS (Mississippi State University)	$1,410	$600	$340	$140	$100	$350 + $1,180 = $1,530	-$120 (Tight)	N/A	N/A
18	Columbia, MO (University of Missouri)	$1,377	$600	$340	$140	$100	$350 + $1,180 = $1,530	-$153 (Tight)	N/A	N/A
19	Laramie, WY (University of Wyoming)	$1,515	$700	$360	$160	$120	$350 + $1,340 = $1,690	-$175 (Tight)	N/A	N/A
20	Champaign, IL (University of Illinois Urbana-Champaign)	$1,539	$750	$380	$160	$120	$350 + $1,410 = $1,760	-$221 (Tight)	N/A	N/A

Bottom Line: All options allow a fully funded bachelor's degree with zero required debt but may require a part-time job. Every school listed remains viable. A financial lens like this is important, but academic fit, major, campus, and preferences are equally important.

Full Overseas University Option

This applies only if a full overseas bachelor's degree is being considered using the Post-9/11 GI Bill. It is an alternative model if a full foreign university experience is desired. Overseas, two rules drive the math: the foreign tuition cap and the foreign housing rate, with the Yellow Ribbon Program available at some schools to help cover tuition above the cap.

Degree options abroad are ranked by financial flexibility (1-10). Financial flexibility is one lens. Language, climate, family context, and visa friction matter just as much, and any one of them may move a lower-ranked country to the top of your list.

Housing Allowance Model: foreign schools use the GI Bill's foreign housing rate, up to $2,396 per month at full time (2026-27, verify annually). Unlike U.S. schools, this rate does not vary by city.

For each country: Foreign-Rate MHA ($2,396) minus Estimated Monthly Cost of Living = Remainder; then minus 20% Savings Allocation = Final Monthly Surplus.

Important

- Tuition must fall under the VA foreign-school annual cap ($30,908.34 for 2026-27, verify annually)
- VA approves institutions and degree programs, not countries
- Visa requirements vary and may require proof of funds beyond the GI Bill allowance

Degree Categories Key

1. Business Administration
2. International Business
3. Computer Science / Information Technology
4. International Relations / International Affairs / International Studies
5. Engineering (various disciplines)
6. Environmental Science / Sustainability / Environment & Society
7. Tourism and Hospitality
8. Marketing / Public Relations
9. Logistics & Supply Chain
10. International Development
11. Biology / Ecology
12. Renewable Energy
13. Pre-Medical / Health Science
14. Sports Management
15. Design / Humanities
16. Maritime Studies
17. Economics
18. Interdisciplinary Social Science

Ranked by financial flexibility. Foreign-rate MHA $2,396 / month at full time (verify annually).

Country (cities)	Est. COL	Final Surplus	Rating	Degrees
Bulgaria (Sofia, Plovdiv)	$550-700	$1,357-1,477	10/10	1, 2, 3, 4, 6

Romania (Bucharest, Cluj-Napoca)	$600-800	$1,277-1,437	10/10	1, 2, 3, 5, 6, 17
Vietnam (Ho Chi Minh City, Hanoi)	$600-800	$1,277-1,437	10/10	2, 3, 4, 6, 7, 8
Poland (Krakow, Wroclaw, Warsaw)	$600-850	$1,237-1,437	10/10	1, 3, 4, 5, 6
Hungary (Debrecen, Pécs, Budapest)	$650-750	$1,317-1,397	10/10	1, 2, 3, 5, 6, 13
Colombia (Medellín, Bogotá)	$650-850	$1,237-1,397	10/10	1, 2, 4, 6, 7, 9
Ecuador (Quito)	$650-850	$1,237-1,397	10/10	1, 6, 7, 10, 11
Portugal (Coimbra, Porto, Lisbon)	$700-900	$1,197-1,357	9/10	1, 2, 4, 6, 7, 9, 12
Czech Republic (Brno, Prague)	$750-850	$1,237-1,317	9/10	1, 3, 4, 5, 6, 10
Mexico (Guadalajara, Mérida)	$700-850	$1,237-1,357	9/10	1, 2, 4, 6, 7, 9, 11
Philippines (Manila, Cebu)	$750-900	$1,197-1,317	9/10	1, 3, 4, 7
Thailand (Bangkok, Chiang Mai)	$800-950	$1,157-1,277	8/10	2, 3, 4, 6, 7, 13
Germany (Leipzig, Dresden, Berlin, others)	$850-1,200	$957-1,237	8/10	1, 3, 4, 5, 6, 14
Spain (Valencia, Seville, Granada, Malaga)	$800-1,000	$1,117-1,277	8/10	2, 4, 7, 8, 14, 15
Costa Rica (San José area)	$950-1,100	$1,037-1,157	8/10	1, 6, 7, 10, 11, 16
Croatia (Zagreb, Split)	$750-950	$1,157-1,317	8/10	1, 4, 6, 7, 16
Italy (Bologna, Rome)	$900-1,150	$997-1,197	7/10	1, 4, 8, 15, 18
Greece (Thessaloniki, Athens)	$850-1,150	$997-1,237	7/10	1, 4, 6, 7, 16

Remainder and savings columns omitted here for space; both are derived from the $2,396 foreign rate minus estimated cost of living, with 20% of the remainder set aside as savings.

FSU Panama Campus (Ciudad del Saber)

Housing Model, an edge case: FSU Panama is a U.S. branch campus, the same university and the same degree in another country. VA's older regulation paid a branch abroad at the home campus rate, here Tallahassee; today's regulation and VA's guidance since 2018 point to the foreign rate. This model plans on the lower of the two, the Tallahassee rate. Things to Watch has the details.

- Tallahassee MHA: $1,824
- Estimated Monthly COL: $850-1,050
- Remainder: $774-974
- Savings (20%): $155-195
- Final Monthly Surplus: $619-779
- At the foreign rate ($2,396), the surplus would be $1,077-1,237
- Rating (financial only): 7/10
- Offers: 3, 4, 6, 18

On the Tallahassee rate, Panama ranks lower financially than Eastern Europe or Southeast Asia. However, institutional continuity and administrative simplicity may increase its practical value depending on the circumstances.

Hybrid: Stateside-to-Overseas

This section is built directly from the stateside and overseas lists. Like the example that follows, these are illustrations of the method, not plans to use as they stand: rules, programs, and conditions change, and the pieces move. It mirrors the structural logic outlined:

- Year 1: a public university using DEA (Chapter 35) plus a state scholarship or waiver that pays tuition, to protect up to 12 additional months of GI Bill eligibility. These examples use Florida universities with Bright Futures; the same structure works with your state's programs.
- Year 2+: seamless or near-seamless switch to an international component while the Post-9/11 GI Bill covers tuition, books, and housing.

Every pipeline below stays within:

- The combined VA cap
- The schools and countries already ranked
- The same financial assumptions already calculated

The only variable changed is location and degree stacking. I paired Florida public universities with schools from the 10/10 overseas list. The goal: maximize financial flexibility and international resume value, and preserve GI Bill months.

Bonus: the chapter that follows works through a full example using the Pipeline Worksheet, built around a career category many readers find compelling.

Pipeline 1: USF Tampa to Vietnam

Southeast Asia Trade & Tech Accelerator

Best Degree Categories: 2 (International Business), 3 (Computer Science / IT), 4 (International Relations / International Affairs), 9 (Logistics & Supply Chain).

Experience Stack: Year one in a major U.S. economic hub (Tampa). Switch to one of the fastest-growing Southeast Asian trade centers, where you will have direct exposure to supply chain and emerging tech markets, plus Vietnamese cultural fluency and internship access. This opportunity favors a strong monthly surplus (about $1,280-1,440 after savings). Outcome: graduate with a U.S. foundation and Asian market experience. This is a good combination for international business or tech careers.

Pipeline 2: UF Gainesville to Poland

EU Tech & Innovation Rocket

Best Degree Categories: 3 (Computer Science / IT), 5 (Engineering), 1 (Business Administration), 4 (International Affairs).

Experience Stack: Research-focused U.S. flagship university. Transition into the EU tech ecosystem with engineering and innovation internships and EU market familiarity. This opportunity favors a high monthly surplus (about $1,240-1,440 after savings). Outcome: a U.S. degree with EU innovation credibility, which is strong for global engineering, tech, or policy roles.

Pipeline 3: Any Florida Public University to Colombia

Spanish + Latin Trade / Logistics Powerhouse

Best Degree Categories: 2 (International Business), 9 (Logistics & Supply Chain), 4 (International Relations), 6 (Environment & Society).

Experience Stack: Stable Florida year one with preserved GI Bill months. Spanish immersion in a growing Latin American trade hub provides exposure to logistics, sustainability, and regional policy. This opportunity favors a strong monthly surplus (about $1,240-1,400 after savings). Outcome: a bilingual graduate with U.S. and Latin America trade exposure, strong for diplomacy, NGOs, or corporate international roles.

Example: FSU Panama

This section shows one path that uses everything explained earlier. It is not required. It is a worked example; it is not your example, and it is not a usable plan as it stands. Rules, programs, schools, and conditions change, and the pieces move. Use it to see how the method works, then build your own plan on the current rules and confirm it with VA and your School Certifying Official. It demonstrates how sequencing, location, and timing can align to do something useful with the things you already have (or will earn) under the VA benefit system.

One highlight: year one is classic freshman life, dorms, no supervision, all of it. Then year two abroad for the rest of the degree, semester by semester.

The exercise here works in either direction. You can start from a career and reverse-engineer the schooling and benefits. Or, as this example shows, you can start from a location and let the rest fall into place.

This example uses Panama because it offers geographic proximity, easy flights, a visa structure unusually friendly for U.S. citizens, and a U.S. branch campus, which lets a student change countries without changing universities. Other countries would land at the top of someone else's list for different reasons. The method is what matters.

Once Panama is the working plan, the next step is to map what already exists there. That is when something surprising shows up: Florida State University operates a branch campus in Panama City, Republic of Panama. Not study abroad. Not a satellite program. A real FSU campus offering full degrees.

A look at the degrees offered surfaces “International Affairs,” which connects naturally to a career category many people find compelling. Doing the research turns up something useful: the headline job in that category, Foreign Service Officer with the U.S. State Department, does not require any specific degree. Any bachelor’s degree works. From there, the homework expands: how competitive the path is, how the pay structure scales, how the pension works, the medical clearance process, the amplifying opportunities, and the long-term structure.

That trajectory fits what some people are looking for: high ceiling, benefits, pension, travel, mission. Those are values, not goals. The Pipeline Worksheet is how you check whether the structural pieces line up with whatever you actually value.

This example has a lot of information in it but not every detail.

These are a few things combined in one tool, but you can see the kinds of things to think about when planning.

You get to pick your path based on the values that matter to you. You are the only one in charge when deciding any part of your future.

This is just one lens. Ignore it, take parts of it, take all of it, that is your choice and always will be.

The only thing this book wants for you is for you to be happy.

Benefit Structure: DEA, Then GI Bill

Year 1: Florida State University, Tallahassee. Use DEA (Chapter 35) + Bright Futures (if you have it; outside Florida, your state’s scholarship or waiver).

Year 2 and Beyond: Florida State University, Republic of Panama. Switch to the Post-9/11 GI Bill. Same university, same degree, international experience built in.

School: FSU Panama Is Unique

Branch campus located in Ciudad del Saber (City of Knowledge) in Panama City, Republic of Panama. It is the same university and the same degree, which is the point: the student changes countries without changing schools. Under the GI Bill:

- Tuition is paid to the school. VA's older regulation applied U.S. tuition rules with no foreign cap; VA's rates page applies the foreign cap to any school outside the U.S. Confirm it with FSU's School Certifying Official (Things to Watch).
- Book stipend included
- Housing is the edge case: VA's older regulation paid a branch abroad at the home campus rate (Tallahassee, $1,824 a month at full time in 2026-27), while today's regulation and VA's guidance since 2018 point to the foreign rate (up to $2,396). This example plans on the Tallahassee rate, the lower of the two.

Built-in international exposure, lower cost of living, Spanish immersion, Canal-region trade exposure, and a pretty cool location.

Finance Lens

Panama Housing Model (an edge case; this example plans on the Tallahassee rate). Tallahassee MHA: $1,824 per month.

- Estimated Monthly Cost of Living: $850-1,050
- Remainder: $774-974
- Savings (20%): $155-195
- Final Monthly Surplus: $619-779
- At the foreign rate ($2,396): $1,077-1,237

- USD as currency

Degree

Looking just at International Affairs (the only degree examined in this walkthrough), it appears to offer a strong balance of stability and upside. Common career paths include:

- Foreign Service Officer (any bachelor's degree)
- Policy roles (advisor or analyst)
- Trade advisory roles (advising or the actual trade side)
- Federal agency positions (other government jobs, not FSO)
- NGOs (non-profit or humanitarian)
- International corporate relations

Career: Foreign Service Officer

Typical starting base ranges: $55,000-$80,000 depending on entry grade and agency. Mid-career: often $90,000-$140,000+ depending on role. Senior federal roles: six figures plus overseas allowances. This position has a pension, mandatory retirement age 65, and medical benefits.

Optional High-Leverage Follow-On (if FSO turns real): Pickering or Rangel Fellowship (State Department). If selected: a fully funded two-year master's degree (up to $42,000 per year), paid internships (D.C. and overseas), mentorship, a guaranteed Foreign Service appointment, and a five-year service commitment. If not selected, preserved GI Bill months can fund a master's traditionally.

Pacing

A bachelor's degree is typically about 120 credits.

If you graduate high school with approximately 60 credits (an associate's degree), and complete about 30 credits during Year 1 in Tallahassee, you could enter Panama with roughly 90 credits completed. That would leave approximately 30 credits remaining.

Example pacing options under this scenario:

Accelerated: two 15-credit semesters, which translates to nine months of GI Bill used. The majority of GI Bill months are preserved.

Balanced: four 9-credit semesters, about 13.5 months of GI Bill used. VA charges your months at the same percentage you are carrying, so 9 credits uses three-quarters of a month for every month enrolled, while housing at 9 credits pays at 80 percent. Substantial GI Bill months still preserved.

If you enter with fewer than 60 credits, nothing breaks. The only thing that changes is pacing. More remaining credits simply means more semesters in Panama, slightly more GI Bill usage, and slightly less preserved time for later.

The principle stays the same: using DEA first protects GI Bill months. Credits earned early increase flexibility later. Pacing adjusts based on total credits earned. This sequencing works in other locations too. You could stay fully stateside and use the same DEA and GI Bill protection model, complete two years in Florida and two years overseas, complete a full bachelor's stateside and preserve some remaining GI Bill months for a master's abroad, or build a completely different hybrid structure.

The rule set does not change. The cap holds, DEA protects GI Bill months, credits earned early increase flexibility, and pacing adjusts based on total credits. Master's funding stays viable if protected early.

After the Bachelor's: Two Tracks

Once the bachelor's is paid for, the next question is the master's. The reader who sequenced DEA first now holds preserved GI Bill months, which is a real asset with a real dollar value. That asset funds one of several paths.

Ways a master's gets paid for, roughly ranked by leverage:

Federal fellowship route (Pickering, Rangel, Boren, Critical Language, and others). Highest ceiling. Fully funded tuition, paid summer internships, stipend, mentorship, and for Pickering and Rangel specifically, a guaranteed Foreign Service appointment after graduation in exchange for a multi-year service obligation. Hardest to win. Application cycles, essays, interviews. Built for a specific category of student.

Preserved GI Bill months. The reader's own protected months. Standard mechanics: tuition paid directly to the school, monthly housing allowance based on campus ZIP code, book stipend. No service obligation beyond what the program itself requires. **This is the floor. It exists no matter what.**

Graduate research or teaching assistantships. Tuition waiver plus a modest stipend in exchange for work as a TA or RA. Tied to specific schools, specific departments, and the student's academic performance during undergrad.

Employer tuition assistance. Federal agencies, large corporations, and some nonprofits offer it. Usually comes with a service commitment to the employer. Best paired with a career path the student already wants.

Public Service Loan Forgiveness combined with federal loans. Not free, but for federal employees, ten years of qualifying payments forgives the remainder. Pairs naturally with Foreign Service, federal agency work, or nonprofit roles.

Other targeted federal scholarships. Programs tied to specific languages, world regions, or fields of study. The Quick Reference points to the official catalogs.

What the fellowships value

Fellowship reviewers look for a coherent picture: academic performance, language proficiency, international experience, demonstrated interest in public service through internships or volunteer roles, leadership, and an essay that explains why this career and why this fellowship. The reviewer is asking whether the candidate is going to follow through on the service obligation and represent the program well.

A student attending FSU Panama is already living several of those signals. Spanish-language environment. International setting. Canal-region trade exposure. The signals do not have to be constructed from scratch. They are built into the location. That is not luck. That is what the method does. The structure of the undergrad plan generates the signals the next plan needs.

The two-track logic

The fellowship application can be submitted during senior year of undergrad or first year of the master's. If selected, that is Plan A, and the deal is significantly better than self-funding. If not selected, Plan B activates automatically, because the preserved GI Bill months were already there, waiting. There is no downside to applying.

This is "order matters" at a higher level. The DEA-first sequencing at the bachelor's level preserved options. Those preserved options now make the fellowship application a free shot instead of a gamble. Without the preserved months, the application is a high-stakes bet on a low-odds outcome. With them, it is upside only.

Think big, plan big. Have a floor. When you reach far, you might not get exactly what you were reaching for. You will go further than most people who did not reach at all.

Self-Assessment

What matters to you? No right or wrong answers, this is just for you.

Step 1: Circle the top 3 things you care about right now

- Living in a classic U.S. college town
- Living abroad, built-in international experience
- High monthly surplus, financial breathing room
- Major or career path
- Campus life, sports, or social scene
- Outdoor adventures, nature access
- Learning a new language or cultural immersion
- Staying within the same university (continuity, simplicity)
- Preserving GI Bill months for a future master's or second degree
- Ability to change pace, major, or country

Step 2: My top major categories

1st choice: _____

2nd choice: _____

3rd choice: _____

Step 3: Reflect

What excites you most about college?

What would make you say, “this is it”?

What kind of lifestyle do you picture during college?

Anything you want to avoid?

Build-Your-Own Pipeline Worksheet

Design your version inside the same rules.

Step 1: Location

Year 1 Location: _____

Year 2+ Location: _____

Is this: full stateside, full overseas, hybrid (U.S./international), same-university branch campus, or other?

Step 2: Degree

Degree: _____

Why this degree?

Does this degree align with a career path? If yes, which one?

Step 3: Benefit Sequencing

Year 1: DEA (Chapter 35), Post-9/11 GI Bill, a state scholarship or waiver, other scholarships layered in.

Is tuition already covered by another source? (Yes / No)

Will using DEA help preserve GI Bill months? (Yes / No / NA)

Step 4: Credit Leverage

Credits entering college: _____

Estimated total credits needed (usually 120 for bachelor's):

_____

Credits remaining after Year 1: _____

Step 5: Pacing Strategy

Accelerated (heavier semesters, fewer months used), Balanced (standard 12-15 credits), or Extended (lighter semesters, internships layered in).

Estimated GI Bill months used for bachelor's: _____

Estimated GI Bill months preserved: _____

Step 6: Financial

Monthly Housing Allowance (MHA/BAH): _____

Estimated Monthly Cost of Living: _____

Remainder: _____

Savings (20% target): _____

Final Monthly Surplus: _____

Step 7: Long-Term Optionality

After bachelor's, remaining GI Bill months could fund: a master's degree, a second bachelor's, a graduate certificate, an internship, not planning to use for graduate school, or unsure.

Step 8: Stress Test

If I change majors, does this still work? (Yes / No)

If I change countries, does this still work? (Yes / No)

If I accelerate or slow down, does this still work? (Yes / No)

If the career path no longer interests me, does this still work? (Yes / No)

Does this plan preserve flexibility? Protect GI Bill months? Create financial breathing room? Contribute to the end goal?

What If

(Because people's hearts change, and plans should bend with them.)

What if you change your mind about the major? Nothing breaks. The structure stays the same. The cap does not change. Switching majors changes coursework, not the leverage.

What if you change countries? The housing allowance model may change (ZIP-based at home, the foreign rate abroad, and an edge case at a U.S. school's campus abroad), but the sequencing principle still applies: DEA when tuition is covered, GI Bill preserved when possible.

What if you do not finish an associate's degree in high school? Totally fine. You simply use more months for the bachelor's. The structure remains intact, only pacing adjusts.

What if you want to stay fully stateside? The ranked stateside section models viable options. The same sequencing applies.

What if you want to go fully overseas? The overseas section models how the foreign housing rate converts into surplus. The tuition cap must be respected, but the structure still works.

What if housing rates or rules change? Housing allowances and tuition caps are updated annually. The modeling method in this packet remains valid; you must update the numbers using VA and DoD tools.

What if the original career path no longer interests you? The framework is portable. The cap does not change. If credits are earned early, they increase flexibility. The structure adapts. The rules remain stable. The design remains flexible.

Things to Watch

This chapter is where this guide could go stale. It lists changes that are coming and places where the official sources disagree and there is no clear answer yet. Each entry says what it is, where it stands, what it could change, and what to do in the meantime. Everything here was checked in October 2026. When one settles, the next revision of this guide moves it into the chapter where it belongs.

Fry Scholarship Plus DEA: 48 or 81 Months

Status: the official sources disagree.

VA's DEA and Fry pages cap the two together at 48 months when the death was on or after August 1, 2011 and DEA comes from a different event. The statute, 38 U.S.C. § 3695(c), and the regulation, 38 CFR § 21.4020(c), set 81 months for Chapter 35 combined with other VA education programs, and neither names the Fry Scholarship as an exception.

What it could change: up to 33 months of benefits for a survivor family in that situation.

Meanwhile: plan to VA's 48, and ask VA in writing which limit applies to you. The cap chapter has the full rules.

The Old 48 in the DEA Regulation

Status: two regulations disagree.

38 CFR § 21.3044, last amended in 1996, still says DEA combined with other programs will not exceed 48 months. 38 CFR § 21.4020(c), amended July 31, 2025, says 81. The newer, more specific provision controls, but a processor reading the old one could apply 48 to a DEA plus GI Bill plan.

What it could change: a 72-month plan cut to 48 by mistake.

Meanwhile: have VA confirm your months before you enroll, and cite § 21.4020(c) and 38 U.S.C. § 3695(c) if 48 ever shows up.

A U.S. School's Campus Abroad

Status: the current rules point to the foreign rate; confirm your campus with the school.

VA's regulation for the Post-9/11 GI Bill's rules before August 1, 2011, 38 CFR § 21.9640, covers a student "at a branch of such institution that is located outside the United States" the same way as the home campus: housing at the home campus ZIP code's rate, and tuition by the home state's rules, with no foreign cap. The one for the rules since then, § 21.9641, has no wording about branches. Since August 1, 2018, the statute ties housing to the campus where you physically attend most of your classes and pays the foreign rate at a foreign school, and VA's Forever GI Bill guidance says overseas campuses of U.S. schools get the foreign rate. VA's rates page applies the foreign tuition cap, $30,908.34 for 2026-27, to any college or university in a country outside the U.S. VA's own school data lists FSU's Republic of Panama campus with no ZIP code rate, so its tool does not settle it either.

What it could change: at FSU Panama in 2026-27, about $570 a month in housing ($1,824 at the Tallahassee rate, up to $2,396 at the foreign rate), and whether tuition above the foreign cap is yours.

Meanwhile: plan on the lower housing rate, and get the campus's housing rate and tuition treatment from the school's certifying official, in writing, before you commit.

Your Benefits Moving Online

Status: changing now, no end date.

The Elizabeth Dole 21st Century Veterans Healthcare and Benefits Improvement Act (Public Law 118-210, Section 210) requires VA to send Certificates of Eligibility and award letters electronically for the Post-9/11 GI Bill and DEA, with mail as an option. VA's September 2026 education bulletin says a Certificate of Eligibility can now be viewed or printed from the VA.gov profile, and that many more education letters move online "in the coming months." VA's page for checking remaining benefits now covers DEA and transferred months as well as the GI Bill. VA's page for downloading the decision letter still says family members and dependents cannot get theirs online.

What it could change: how a family checks what it qualifies for and how many months are left, from a phone call to a VA.gov profile that shows the entitlement VA has on file for you.

Meanwhile: set up a VA.gov profile, keep your email and cell phone current with VA, and call 888-GIBILL-1 (888-442-4551) for anything the profile does not show yet.

Rounding Out in the Final Term

Status: mostly settled; VA's guidance is still being aligned.

Rounding out lets a student in the last term of a program take a course the degree no longer requires, to stay above half time. Under the REMOTE Act of 2021 (Public Law 117-76), a course outside the program counts only if the student has taken every course the program offers that term, or the remaining options are not offered then. Separately, for terms starting on or after January 1, 2025, the Dole Act (Section 208) pays a Post-9/11 GI Bill student who is above half time in the final term the full housing allowance, with no extra classes. VA's handbook for School Certifying Officials was updated in August 2026 to match. VA's internal claims manual still states an older 2021 rule, and VA's September 2026 bulletin words the outside-the-program option more loosely than the handbook does. The handbook allows rounding out once per program and school, and schools that do not grant college degrees are still waiting on a VA system update.

What it could change: a full or a reduced housing payment in the last term.

Meanwhile: plan the last term with the certifying official, and have them confirm the rounding-out certification and that any added course qualifies.

Remedial Courses Taken Online

Status: in effect, easy to miss.

VA does not pay for remedial or deficiency courses taken online. The rule is 38 CFR § 21.4267(g), which reaches the Post-9/11 GI Bill through VA's Chapter 33 approval rules, and VA's handbook for School Certifying Officials applies it to online and hybrid courses under every chapter, DEA included. Under the Post-9/11 GI Bill, remedial courses also count against your months; under DEA, up to 5 months of full-time remedial training are not charged.

What it could change: a remedial course that VA does not pay for.

Meanwhile: take remedial courses in person, and keep the placement results that show you needed them.

The Housing Year for Transferred Months

Status: VA's pages disagree; the law answers it.

VA's rates page for transferred Post-9/11 GI Bill benefits says school housing for 2026-27 uses the 2024 housing rates. VA's main Post-9/11 GI Bill rates page says 2026. The statute uses the rates in effect on January 1 of the calendar year the academic year starts (38 U.S.C. § 3313(i)), and a student on transferred months is paid at the same rate as the person who transferred them (§ 3319(h)). That points to 2026, and the 2024 line reads like an old sentence VA has not updated.

On October 18, 2026, VA's Fry and transferred-benefits rate pages also still showed the older foreign and online-only rates, $2,522 and $1,261. The main rates page says $2,396 and $1,198, which this guide uses.

What it could change: little, if the 2026 rates are applied. This guide and the companion app use 2026.

Meanwhile: if a housing payment on transferred months looks low, check it against the 2026 rate for your school and ask VA.

The End Date on a Fry Expansion

Status: set by law to end, unless Congress extends it.

The Dole Act (Section 201) added a Fry Scholarship case: the child or surviving spouse of a person who dies from a service-connected disability within 120 days of an honorable discharge. It applies only to terms that start on or after August 1, 2025 and before October 1, 2027.

What it could change: eligibility in that case for terms that start on or after October 1, 2027.

Meanwhile: if this is your family's case, ask VA how terms starting after that date will be handled.

Program Approval and Accreditation

Status: announced, date not yet set.

VA posted an advisory on September 21, 2026: at new approvals and full reapprovals, each program will be judged by its own accreditation, not only the school's. A program could lose VA approval at reapproval. Students VA has already paid may finish their program.

What it could change: whether a specific program stays approved.

Meanwhile: check your program in the GI Bill Comparison Tool before you enroll, and again each year.

How to Watch for Yourself

VA must give 90 days' notice before it puts an education policy change into effect (38 U.S.C. § 3699D, from the Dole Act), and it posts those notices on its GI Bill policy change page, benefits.va.gov/gibill/policy-change-notice.asp. The Post-9/11 GI Bill rates update each August 1 and the DEA rates each October 1. The current version of this guide is always at wegotyou1776.com/book.

Sources

- 38 U.S.C. § 3313(i), § 3319(h), § 3322, § 3680(a)(3), § 3695, § 3698A, § 3699D
- 38 CFR § 21.3044, § 21.4020, § 21.4267, § 21.9640, § 21.9641
- Public Law 117-76 (REMOTE Act), Section 4; Public Law 118-210 (Elizabeth Dole Act), Sections 201, 208, 210, and 213
- VA.gov: Survivors' and Dependents' Educational Assistance; Fry Scholarship; Fry Scholarship rates; Post-9/11 GI Bill rates; Transferred Post-9/11 GI Bill rates; Check remaining benefits; Download your VA education letters
- VA, Forever GI Bill (Colmery Act) Section 107 questions and answers, on overseas campuses of U.S. schools
- VBA Education Service bulletin, "I Have My GI Bill Certificate of Eligibility: Now What?", September 17, 2026
- School Certifying Official Handbook, Revision 8.00, August 2026, U.S. Department of Veterans Affairs
- VA GI Bill policy change notices: benefits.va.gov/gibill/policy-change-notice.asp

The Terms, Plainly

A key to the map. Every term this book leans on, defined in plain language, in one place. If a chapter ever reads like alphabet soup, come here first.

Post-9/11 GI Bill (Chapter 33). The strongest federal education benefit most military families hold: 36 months that pay tuition directly to the school, a monthly housing allowance based on the campus ZIP code, and an annual book stipend.

Chapter 35 DEA (Survivors' and Dependents' Educational Assistance). A federal benefit for eligible dependents: a flat monthly stipend paid directly to the student. It does not pay tuition and carries no housing allowance, which is exactly why it pairs so well with a tuition-paying scholarship.

Fry Scholarship. A VA education benefit for the children and surviving spouses of service members who died in the line of duty on or after September 11, 2001, paid at the Post-9/11 GI Bill's full rate. Its rules with DEA are in the cap chapter; the free Founders Mentorship Program in the final chapter exists for its recipients.

Yellow Ribbon Program. A voluntary agreement where a school and the VA split costs above what the Post-9/11 GI Bill covers, mostly at private and foreign schools.

The phase approach. This book's method, applied to a family's GI Bill and Chapter 35 DEA benefits: map every benefit the family holds, then use them phase by phase across a degree, one after another, in the order that gets the most from each. The companion app, College Tool, runs the phase approach on your actual numbers.

Military transition. The move from active duty to what comes next, for the member and the whole family. Education benefits are one of the biggest levers in it, and the order they are used in is the part most transition briefings skip.

Monthly Housing Allowance (MHA). The GI Bill's monthly housing payment, set by the campus ZIP code at the DoD BAH rate for an E-5 with dependents. Schools abroad use the foreign rate instead; a U.S. school's campus abroad is an edge case.

Rate of pursuit. How much of a full load you are carrying, as a percentage. Nine credits where 12 is full time is 75 percent. The GI Bill pays housing by it, rounded to the nearest 10 percent, and only when it is over 50 percent. It also sets how fast your GI Bill months get used. DEA uses steps instead: full, three-quarter, half, and less than half.

**BAH (Basic Allowance for Housing). The DoD housing rate table the MHA is drawn from.

Foreign tuition cap. The annual maximum the GI Bill pays a foreign school. Tuition above it is the student's, unless Yellow Ribbon or another source fills the gap.

Branch campus. An overseas campus of a U.S. university: the same school and degree, in another country. An edge case: VA's older regulation paid it like the home campus, while today's regulation and VA's guidance since 2018 point to the foreign rate and the foreign tuition cap. Confirm which your campus gets (Things to Watch).

School Certifying Official (SCO). The person at a school who certifies enrollment to the VA. The one to ask to review your plan in writing before you enroll. VA, not the school, decides your months.

FAFSA. The federal financial aid application. File it every year; it never reduces VA benefits.

Cost of Attendance (COA). A school's official estimate of a year's full cost. The ceiling your total aid package can reach, and the line that decides Pell when state, school, and private grants add up to it.

The 72-month planning cap. The planning number for a family that holds both programs: 36 months of DEA plus 36 months of Post-9/11 GI Bill.

The 81-month ceiling. The outer limit in law for all Chapter 35 combinations, which leaves the 72-month plan a 9-month buffer. VA applies 48 to the Fry Scholarship plus DEA after an August 1, 2011 death. The cap chapter tells the whole story.

College Tool. The companion app from We Got You 1776: live math on current rates for the GI Bill, Chapter 35 DEA, the Fry Scholarship, and Yellow Ribbon, with the phase approach built in. On the App Store and Google Play.

We Got You 1776. The Veteran-founded education-technology company behind this book and College Tool. wegotyou1776.com.

Quick Reference

This book is a reference snapshot. Federal benefit rules, state scholarship rates, housing allowances, and tuition caps change every year on independent cycles. Inclusion in print does not make a number current. Verification is the reader's responsibility. The Quick Reference chapter lists the official sources for the rates and rules cited here.

You do not need to memorize everything in this guide. These are the rules that drive every decision:

- Combined Cap: your planning number for total combined VA months. The cap chapter explains it in full.
- Post-9/11 GI Bill (stronger): pays tuition directly to the school, plus a housing allowance and book stipend.
- DEA (Chapter 35): provides a monthly stipend but does not pay tuition directly.
- Order Matters: using DEA first when tuition is already covered can preserve GI Bill months.
- Housing Allowance (Stateside): based on campus ZIP code and the DoD BAH rate for an E-5 with dependents.
- Housing Allowance (Schools Abroad): one foreign rate (updated annually, verify each year).
- Campuses Abroad: a U.S. university's overseas campus is an edge case, the home campus rate or the foreign rate; confirm which (Things to Watch).
- Foreign Tuition Cap: overseas tuition is capped annually under GI Bill rules.
- VA charges months by the days you are enrolled and how much of a full load you carry.

- GI Bill housing needs more than half time: 7 or more credits where 12 is full time. Summer counts by the weeks.
- Talk to your School Certifying Official before you drop a class. A W can become a debt.
- Credits earned in high school reduce the number of months needed later, but are not necessary.

Here Is the Order When the Time Comes

1. Apply for DEA (Chapter 35) first. Use VA Form 22-5490 online at va.gov. This is the step that lets a state scholarship or waiver pay tuition while DEA pays you, and protects up to 12 extra months of GI Bill eligibility.
2. Talk to the School Certifying Official at your university. They will coordinate your state award and DEA at the same time. Super easy once you pick a school.
3. If you switch to the Panama campus (or any GI Bill school): file a "change of place of training" with VA. If it is the same university, the paperwork is simpler, but the campus abroad is certified on its own. Make sure the GI Bill is used.

Key phone number, VA Education Hotline: 888-GIBILL-1 (888-442-4551), Monday through Friday, 8:00 a.m. to 7:00 p.m. Eastern. They are helpful.

Monthly verification: DEA, and the GI Bill for anyone getting the housing allowance, both require a monthly enrollment check, by text, email, VA.gov, or phone. Two missed months in a row can pause GI Bill payments.

Helpful Links & Tools

- The Order Matters, current version: wegotyou1776.com/book

- College Tool, the companion app: wegotyou1776.com/gi-bill-app
- VA Education (main portal): va.gov/education
- Post-9/11 GI Bill overview: va.gov/education/about-gi-bill-benefits/post-9-11
- DEA (Chapter 35): va.gov/family-and-caregiver-benefits/education-and-careers/dependents-education-assistance
- Fry Scholarship: va.gov/family-and-caregiver-benefits/education-and-careers/fry-scholarship
- Post-9/11 GI Bill rates: va.gov/education/benefit-rates/post-9-11-gi-bill-rates
- Check remaining GI Bill benefits: va.gov/education/check-remaining-benefits
- Verify your enrollment each month: va.gov/education/verify-school-enrollment
- School Certifying Official Handbook, from VA: benefits.va.gov/gibill/docs/job_aids/SCO_Handbook.pdf
- VA GI Bill Comparison Tool (school approval, housing, caution flags): va.gov/education/gi-bill-comparison-tool
- DoD BAH calculator (housing lookup): www.travel.dod.mil/Allowances/Basic-Allowance-for-Housing/BAH-Rate-Lookup
- Your state's own scholarships and tuition waivers: its higher education agency and its Veterans affairs department
- Florida Bright Futures, the worked example: floridabrightfutures.gov
- FAFSA (federal financial aid application): studentaid.gov
- FSU Panama campus: panama.fsu.edu
- Pickering Fellowship: pickeringfellowship.org
- Rangel Fellowship: rangelprogram.org

How to Cite This Book

If you are a School Certifying Official, counselor, or military family member referencing this book in correspondence, the citation format is:

> *RA Armijo. The Order Matters: A Plain-Language Guide to VA Education Benefits for Military Families. First Edition, revised October 2026. We Got You 1776, LLC, 2026. wegotyou1776.com.*

For a specific chapter or passage, add the chapter title and page number.

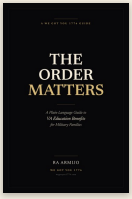
The current version is a free PDF at wegotyou1776.com/book. The EPUB and paperback editions are available through major book distributors and are updated on a longer cycle.

The Companion App

College Tool is the companion app to this book, on the App Store and Google Play. It does the part a book cannot: it runs the phase approach on your own numbers and on this year's rates, and its rates point back to their official VA sources. What it does, and what is new in it, is at wegotyou1776.com/gi-bill-app.

No account. No tracking. What you type stays on your phone unless you share it.

Scan to see it, or to get back to this guide's current version.



The Order Matters

The current version of this guide, free to read, download, and share

wegotyou1776.com

College Tool

The companion app, on the App Store and Google Play

wegotyou1776.com/gi-bill-app

What the App Is Not

The Companion App is an independent third-party estimation and planning tool. It is not affiliated with, endorsed by, sponsored by, or connected to the U.S. Department of Veterans Affairs, the Department of Defense, the U.S. military, or any scholarship

authority. It is not benefits, legal, financial, or tax advice, and not VA-accredited representation. Like this book, it is built from official sources but is not an official source, and VA decides eligibility and benefits.

Founders Mentorship Program

Fry Scholarship recipients have a no-cost mentorship pathway through WE GOT YOU 1776. The Founders Mentorship Program offers personal guidance from the Founder on college planning, benefits navigation, and long-term success, at no cost. Apply through wegotyou1776.com/mentorship.

Current Scope

- Applicants must be 18 or older. A safeguarded program for younger applicants, with verified guardian involvement, is a planned next step.
- Mentorship runs in writing via email. If a written-only format is not accessible, exceptions may be considered on an individual basis.
- Capacity is limited; applications are reviewed as time allows.

What Mentorship Is, and Is Not

Mentorship is informal, experience-based guidance. It is not professional educational, legal, financial, tax, medical, or mental-health advice, and not VA-accredited benefits advice. No outcome is guaranteed: admissions, scholarships, financial aid, and benefit decisions are made by schools and agencies, not by the Program.

Not a Crisis Service

If you or someone you know is in distress, this is not the right resource. Contact the Veterans Crisis Line at 988 and press 1, text 838255, or call 911 in an emergency.

wegotyou1776.com

We Got You is not a catchphrase. It is a promise.

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Not benefits, legal, financial, or tax advice.
Verify all rules and rates through official VA and DoD resources.